

PARMA CITY SCHOOLS DISTRICT
MINUTES
INSURANCE COMMITTEE MEETING
01-10-2023

Meeting called to order at 1:30 p.m.

Financials

- Sean discussed the Financials for the Insurance Fund. The fund balance as of 12/31/2022 was \$5,640,123.51

Wellness

- Chuck Caldwell and Cheryl Meriwether discussed the different wellness programs held during the week. They plan to continue the course of Bob Gorman's plan.

Medical Mutual

- Tracey Gutzky from Medical Mutual provided a network review of the plan with a handout.

Oswald

- Oswald provided updates of our plan for the remainder of the fiscal year including providing estimated premium increases starting at the March meeting.

Meeting was adjourned at 2:10 p.m.

Next meeting: 02/14/2023

Insurance Fund Balances at the End of the Month

	FY2023	FY2022	FY 2021	FY 2020
July	5,645,206.14	5,558,392.85	5,573,815.38	5,433,836.70
August	5,085,511.73	5,191,023.25	5,147,981.24	4,854,018.56
September	5,032,417.99	5,316,651.75	4,994,762.70	4,913,615.37
October	5,258,602.12	4,825,201.69	4,874,579.62	4,931,366.00
November	5,428,852.68	4,767,091.73	5,197,410.84	4,581,131.85
December	5,640,123.51	4,895,542.80	5,606,006.57	4,383,919.56
January		5,150,539.91	5,637,525.80	4,694,488.51
February		5,425,134.16	6,234,559.58	4,729,110.00
March		5,491,269.67	6,312,470.98	4,611,370.67
April		5,197,783.64	5,644,422.93	4,804,538.54
May		5,737,002.57	5,627,511.97	5,539,052.32
June		6,795,523.85	6,670,919.06	6,256,702.07

Weekly Claims Excluding Monthly MMO Admin Fee

Week Ending	Medical Mutual	Express Scripts	Weekly Total
01/06/23	342,396.90	47,929.77	390,326.67
12/30/22	290,633.36	116,657.56	407,290.92
12/23/22	225,319.65	107,275.84	332,595.49
12/16/22	332,336.52	98,621.62	430,958.14
12/09/22	349,391.20	88,079.10	437,470.30
12/02/22	274,615.95	160,824.04	435,439.99
11/25/22	256,512.73	128,176.67	384,689.40
11/18/22	394,792.54	94,562.10	489,354.64
11/11/22	272,835.21	81,038.45	353,873.66
11/04/22	335,360.41	113,100.29	448,460.70
10/28/22	245,711.26	145,120.38	390,831.64
10/21/22	420,609.63	82,201.71	502,811.34
10/14/22	261,303.70	62,514.18	323,817.88
10/07/22	275,084.68	120,119.94	395,204.62
09/30/22	447,888.52	80,748.75	528,637.27
09/23/22	187,517.62	141,476.27	328,993.89
09/16/22	358,811.78	122,946.70	481,758.48
09/09/22	347,214.01	74,885.44	422,099.45
09/02/22	245,925.18	182,853.29	428,778.47
08/26/22	449,905.06	68,765.51	518,670.57
08/19/22	432,626.67	132,041.30	564,667.97
08/12/22	444,219.09	81,741.08	525,960.17
08/05/22	344,518.43	97,971.71	442,490.14
07/29/22	288,667.54	114,565.05	403,232.59
07/22/22	391,902.58	94,985.04	486,887.62
07/15/22	229,341.40	84,249.20	313,590.60
07/08/22	265,878.57	90,692.47	356,571.04

Insurance Committee Report

Month Ending 11/30/22	Fiscal Year											
		2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013
	FY Beg. Balance (cash)	\$ 6,795,523.85	\$ 6,670,919.06	\$ 6,256,702.07	\$ 6,488,027.19	\$ 5,343,845.39	\$ 4,799,522.57	\$ 2,982,710.77	\$ 3,350,780.29	\$ 5,786,969.17	\$ 5,736,379.40	\$ 6,393,935.92
	Premiums											
\$ 988,224.97	Employees - Med/Rx	\$ 1,732,246.63	\$ 3,169,690.73	\$ 2,925,130.11	\$ 2,674,470.05	\$ 2,683,445.83	\$ 2,359,558.88	\$ 2,724,714.10	\$ 2,535,761.10	\$ 2,465,516.77	\$ 2,414,520.89	\$ 2,204,412.05
\$ 11,365.16	Vision - Emp	\$ 87,260.34	\$ 1,179,094	\$ 1,125.21	\$ 1,023.57	\$ 994.94	\$ 1,383.55	\$ 1,676.96	\$ 2,015.56	\$ 2,293.64	\$ 2,014.23	\$ 3,566.93
\$ 1,845,542.54	Board of Education - Med/Rx	\$ 10,388,141.28	\$ 20,561,037.63	\$ 19,104,884.15	\$ 17,515,914.74	\$ 17,125,079.05	\$ 17,030,980.86	\$ 17,224,978.01	\$ 15,926,119.85	\$ 15,070,084.63	\$ 15,001,485.69	\$ 13,496,594.93
\$ 53.06	Vision - BoE	\$ 332.34	\$ 135,974.15	\$ 135,305.78	\$ 186,592.73	\$ 137,462.64	\$ 142,749.73	\$ 171,423.81	\$ 160,159.71	\$ 162,082.47	\$ 162,407.73	\$ 162,488.24
\$ 2,110.00	Misc	\$ 2,110.00	\$ 9,703.71	\$ 9,000.00	\$ 49,925.69	\$ 22,484.30	\$ 753,187.19	\$ 768,078.03	\$ 24,088.21	\$ 15,195.30	\$ 2,337.43	\$ 4,425.05
\$ 2,247,222.73	Total Revenue	\$ 12,136,290.59	\$ 23,877,635.26	\$ 22,175,440.25	\$ 20,377,926.78	\$ 19,969,466.76	\$ 20,287,860.31	\$ 20,390,870.91	\$ 18,648,144.43	\$ 17,715,172.81	\$ 17,582,765.97	\$ 15,871,487.20
\$ 2,036,024.90	Total Expense	\$ 13,291,690.93	\$ 23,753,030.47	\$ 21,761,223.26	\$ 20,609,251.90	\$ 18,825,284.96	\$ 19,743,537.43	\$ 18,574,059.11	\$ 19,016,713.95	\$ 20,151,361.69	\$ 17,532,176.20	\$ 16,529,043.72
\$ 211,270.83	Reserve Gain/(Loss)	\$ (1,155,400.34)	\$ 124,604.79	\$ 414,216.99	\$ (231,325.12)	\$ 1,144,181.80	\$ 544,322.82	\$ 1,816,811.80	\$ (368,069.52)	\$ (2,436,188.88)	\$ 50,589.77	\$ (657,556.52)
	Claims											
\$ 1,488,049.52	Medical	\$ 9,049,324.64	\$ 16,659,436.69	\$ 14,755,253.70	\$ 13,753,517.58	\$ 12,594,429.26	\$ 12,805,135.78	\$ 12,410,709.56	\$ 12,191,738.50	\$ 13,643,059.28	\$ 12,337,980.26	\$ 11,339,032.57
\$ 319,998.87	Prescription	\$ 2,541,611.41	\$ 4,394,392.70	\$ 4,536,612.46	\$ 4,600,248.78	\$ 4,161,413.27	\$ 5,005,947.29	\$ 4,151,399.04	\$ 4,790,250.84	\$ 4,526,933.50	\$ 3,747,170.86	\$ 3,772,949.84
\$ 4,817.16	Vision	\$ 50,271.32	\$ 100,206.56	\$ 63,933.76	\$ 102,607.72	\$ 122,284.71	\$ 113,906.54	\$ 100,999.01	\$ 129,630.55	\$ 137,197.73	\$ 143,737.38	\$ 113,297.05
	Fixed Costs & Other											
\$ 51,194.44	Administration Fee	\$ 361,323.31	\$ 635,960.30	\$ 638,393.22	\$ 635,669.15	\$ 636,916.31	\$ 649,950.50	\$ 651,483.70	\$ 677,053.00	\$ 723,097.84	\$ 693,213.62	\$ 751,386.62
\$ 169,858.69	Stop Loss Premiums	\$ 1,191,633.86	\$ 1,813,794.64	\$ 1,614,492.54	\$ 1,310,000.01	\$ 1,204,448.72	\$ 1,032,355.96	\$ 996,384.92	\$ 896,407.56	\$ 812,550.39	\$ 510,777.65	\$ 462,275.96
\$ 1,905.20	Consultant/Legal Fees	\$ 90,176.57	\$ 121,892.17	\$ 101,804.70	\$ 104,542.75	\$ 87,160.92	\$ 90,535.01	\$ 82,180.80	\$ 73,971.40	\$ 72,231.60	\$ 77,437.50	\$ 66,062.50
\$ 192.72	Subrogation	\$ 1,311.70	\$ 5,001.88	\$ 5,159.90	\$ 4,093.44	\$ 4,531.85	\$ 5,089.16	\$ 5,823.01	\$ 4,704.83	\$ 5,814.35	\$ 3,435.43	\$ 3,871.43
\$ -	Health Fair/Wellness	\$ (47.88)	\$ 9,391.59	\$ 10,448.48	\$ 9,222.47	\$ 8,725.92	\$ 9,018.92	\$ 13,620.00	\$ 17,719.27	\$ -	\$ 18,423.50	\$ 20,167.75
\$ -	ACA Fees	\$ -	\$ -	\$ -	\$ -	\$ 5,374.00	\$ 6,428.63	\$ 91,085.77	\$ 159,738.00	\$ 230,477.00	\$ -	\$ -
\$ 1,008.00	Misc	\$ 10,083.00	\$ 12,564.24	\$ 15,124.50	\$ 9,990.00	\$ -	\$ 25,169.70	\$ 70,373.30	\$ 75,000.00	\$ -	\$ -	\$ -
	FY Ending Balance (cash)	\$ 5,640,123.51	\$ 6,795,523.85	\$ 6,670,919.06	\$ 6,256,702.07	\$ 6,488,027.19	\$ 5,343,845.39	\$ 4,799,522.57	\$ 2,982,710.77	\$ 3,350,780.29	\$ 5,786,969.17	\$ 5,736,379.40

FY 2023 Insurance Fund by Month

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Total FYTD				July	August	September	October	November	December
		Premiums							
\$	1,732,246.63	Employees	(3)	\$ 339,218.17	\$ 230,344.40	\$ 257,316.20	\$ 259,033.83	\$ 258,109.06	\$ 388,224.97
\$	63,260.34	Vision - Emp	(5)	\$ 9,058.32	\$ 9,131.51	\$ 11,185.03	\$ 11,211.79	\$ 11,308.53	\$ 11,365.16
\$	10,338,141.28	Board of Education	(2)	\$ 1,505,264.03	\$ 1,493,701.65	\$ 1,826,022.88	\$ 1,828,046.68	\$ 1,839,563.50	\$ 1,845,542.54
\$	532.34	Vision - BOE	(4)	\$ 147.91	\$ 107.13	\$ 81.87	\$ 95.25	\$ 47.12	\$ 53.06
\$	2,110.00	Misc	(1)	\$ -					\$ 2,110.00
\$	12,136,290.59	Total Revenue		\$ 1,853,688.43	\$ 1,733,284.69	\$ 2,094,605.98	\$ 2,098,387.55	\$ 2,109,028.21	\$ 2,247,295.73
\$	13,291,690.93	Total Expense		\$ 3,004,006.14	\$ 2,292,979.10	\$ 2,147,699.72	\$ 1,872,199.42	\$ 1,938,781.65	\$ 2,036,024.90
\$	(1,155,400.34)	Reserve Gain/(Loss)		\$ (1,150,317.71)	\$ (559,694.41)	\$ (53,093.74)	\$ 226,188.13	\$ 170,246.56	\$ 211,270.83
		Claims							
\$	9,049,324.64	Medical	(1)	\$ 1,863,063.77	\$ 1,667,633.88	\$ 1,578,024.53	\$ 1,202,709.27	\$ 1,249,843.67	\$ 1,488,049.52
\$	2,541,611.41	Prescription	(2)	\$ 637,481.22	\$ 388,158.19	\$ 339,727.85	\$ 417,494.83	\$ 438,750.45	\$ 319,998.87
\$	50,271.32	Vision	(5)	\$ 17,686.49	\$ 8,777.87	\$ 9,332.58		\$ 9,657.22	\$ 4,817.16
		Fixed Costs & Other							
\$	361,323.31	Administration Fee	(4)	\$ 104,413.81	\$ 51,523.27	\$ 50,979.98	\$ 219,849.44	\$ (116,637.63)	\$ 51,194.44
\$	1,187,633.86	Stop Loss Premiums	(3)	\$ 345,220.35	\$ 169,972.29	\$ 166,430.88		\$ 337,151.65	\$ 168,858.69
\$	90,179.57	Consultant/Legal Fees	(6)	\$ 30,939.98	\$ 2,771.60	\$ 2,995.60	\$ 31,962.38	\$ 19,604.81	\$ 1,905.20
\$	1,311.70	Subrogation	(7)	\$ 206.90	\$ 108.80	\$ 208.30	\$ 183.50	\$ 411.48	\$ 192.72
\$	(47.88)	Health Fair/Wellness	(9)	\$ (47.88)	\$ -	\$ -			
\$	-	ACA Fees	(8)			\$ -			
\$	10,083.00	Misc	(10)	\$ 5,041.50	\$ 4,033.20	\$ -			\$ 1,008.30



Parma City Schools

January 2023

Topics to Cover Today

- Network Review
- Provider Tool
- Health and Wellness Programs
- Member Tools and Resources
- Questions

Network Review

Network – SuperMed® PPO




- Broad network with access to nearly every healthcare professional in Ohio and 99% of the hospitals
 - Ohio: All 88 counties
 - Kentucky: Boone, Campbell and Kenton Counties
- National network through a collaboration with Cigna®, a global healthcare company
 - Access to the Cigna® PPO for members residing or travelling outside of the SuperMed service area
- Member ID card indicates where to get care and how providers can submit claims for payment
- No referrals required

Cigna® is a trademark of Cigna Inc. and is protected throughout the world by trademark registrations and treaties.

Member Sample ID Card (SMP Network)

- For Members Living INSIDE SuperMed PPO Service Area

Front


MEDICAL MUTUAL

SuperMed® PPO Network

John Q. Member
 Member Name
12345678910 779106200
 Medical Mutual ID # Group #
1-800-424-8286 711
 Customer Care TTY
MedMutual.com/Member ODI ★
 XXXXXXXXXXXXXXXXXXXXXXXXXXXX
 XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Print Date: XX/XX/XX
RX INFORMATION
PBM Name
 Member: 1-800-417-1961
 Pharmacist: 1-800-922-1557
 RxID: 12345678910
 RxBIN: 610014
 RxPCN: COPAY
 RxGRP: MMODRUG
COPAYS
 Preventive Visit: \$XXXX
 Urgent Care: \$XXXX
 ER: \$XXXX
 PCP Visit: \$XXXX
 Specialist: \$XXXX
 Optional: \$XXXX

Back

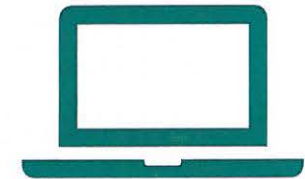
FOR MEMBER
 Find a provider at MedMutual.com/Member.
 24/7 NURSE LINE: 1-888-912-0636
 EyeMed: 1-877-226-1115
 Superior Dental Care (SDC): 1-800-801-4915
 SDC Plan #: ABC123

FOR PROVIDER
 Verify eligibility, benefits and prior auth with Medical Mutual: 1-800-362-1279 or MedMutual.com/Provider
Medical Mutual & SDC Claims Submission
 Electronic Claims Payer ID: 29076 & 31117
 P.O. Box 6018, Cleveland, OH 44101-1018
Providers not in SuperMed PPO Network
 (For services rendered out of the state of Ohio, Campbell, Boone and Kenton counties in KY)
Cigna Claims Submission
 Electronic Claims Payer ID: 62308
 P.O. Box 188061
 Chattanooga, TN 37422-8061
 Cigna Group #: 1234567

 Possession of this card does not guarantee coverage. Benefits are not insured by Cigna or affiliates.
AWAY FROM HOME CARE

Find a Doctor or Hospital in Your Network

- You have choices when looking for an in-network doctor or hospital
- 24/7 digital access
 - Download our mobile app on your smart phone or visit MedMutual.com
- Call our friendly and helpful Customer Care team for assistance
 - Mon. – Thurs. from 7:30 a.m. to 7:30 p.m. (EST)
 - Fri. from 7:30 a.m. to 6:00 p.m. (EST)
 - Sat. from 9:00 a.m. to 1:00 p.m. (EST)
 - <1-800-521-6492>



Find a Provider Tool (Renewal)

- Log into My Health Plan at www.medmutual.com



- Scroll to bottom of page to Find a Provider



Find a Provider Tool (Renewal)

- System will default to your current network

My Health Plan

Find a Provider

Whether you're a current or future Medical Mutual member, we can help you find the right in-network provider.



Select network, if exploring a change at renewal

Choose your plan year:

☐ Current Network ☒ Future Network


Choose provider type:

Medical	Pharmacy	Dental	Vision

Find a Provider Tool (Renewal)

Choose Location

- Enter address or zip code



Hi there, let's get started!

Before you begin your search, we need your search location and plan information so we can find in-network providers nearby.

For this step, an address, city or zip code for searching and a health plan ID card will be helpful.


It just takes a couple of seconds to complete, and then you can search for doctors, hospitals, specialists and more.


Choose a location


Search Options:


- Search by name
- Search by specialty
- View a full list of specialties

Hello,
What are you searching for today?

 Doctors by name

 Doctors by specialty

 Places by name

 Places by type

Search all Advanced Search

DOCTORS BY SPECIALTY
Primary Care Physi... →

PLACES BY TYPE
Urgent Care →

Find a Provider Tool – Results Page (Renewal)

The screenshot displays the results page for a provider search. At the top, a dark teal header bar contains the text "Family Medicine". Below this, a white navigation bar includes the text "1162 results", "25 miles", and a "More filters" button. A callout box labeled "# of Providers" points to the "1162 results" text. Another callout box labeled "Distance from Address" points to the "25 miles" text. A third callout box labeled "Additional Filters" points to the "More filters" button. On the right side of the navigation bar, there is a "Distance (Closest)" dropdown menu and a "Map" button. A callout box labeled "Sort or Map" points to the "Map" button. The main content area lists two providers: FIBBI, MEGHAN F, DO and MINTZ, LAURA J, MD. Each provider entry includes their name, primary care provider status, accepting new patients status, location, specialties, contact information, gender, NPI, and a "View profile" button. A "Report Issues" button is also present for each provider entry.

Family Medicine

1162 results 25 miles More filters

of Providers

Distance from Address

Additional Filters

Distance (Closest) 25 Map

Sort or Map

FIBBI, MEGHAN F, DO
Primary care provider Accepting new patients at this location

METROHEALTH BROOKLYN
5208 MEMPHIS AVE
CLEVELAND, OH 44144 • 0.5 miles
(216) 398-0100

Locations • 3

SPECIALTIES
Family Medicine

CONTACT
Main: (216) 398-0100
Email: None
+ 1 more

PROVIDER STATUS
[More Details](#)

GENDER
Female

LANGUAGES SPOKEN
English

NPI
1225415995

[View profile](#)

[Report Issues](#)

MINTZ, LAURA J, MD
Primary care provider Accepting new patients at this location

METROHEALTH BROOKLYN HUTH CTR
5208 MEMPHIS AVE
CLEVELAND, OH 44144 • 0.5 miles
(216) 398-0100

Locations • 3

SPECIALTIES
Internal Medicine, Pediatrics

CONTACT
Main: (216) 398-0100
Email: None
+ 1 more

PROVIDER STATUS
[More Details](#)

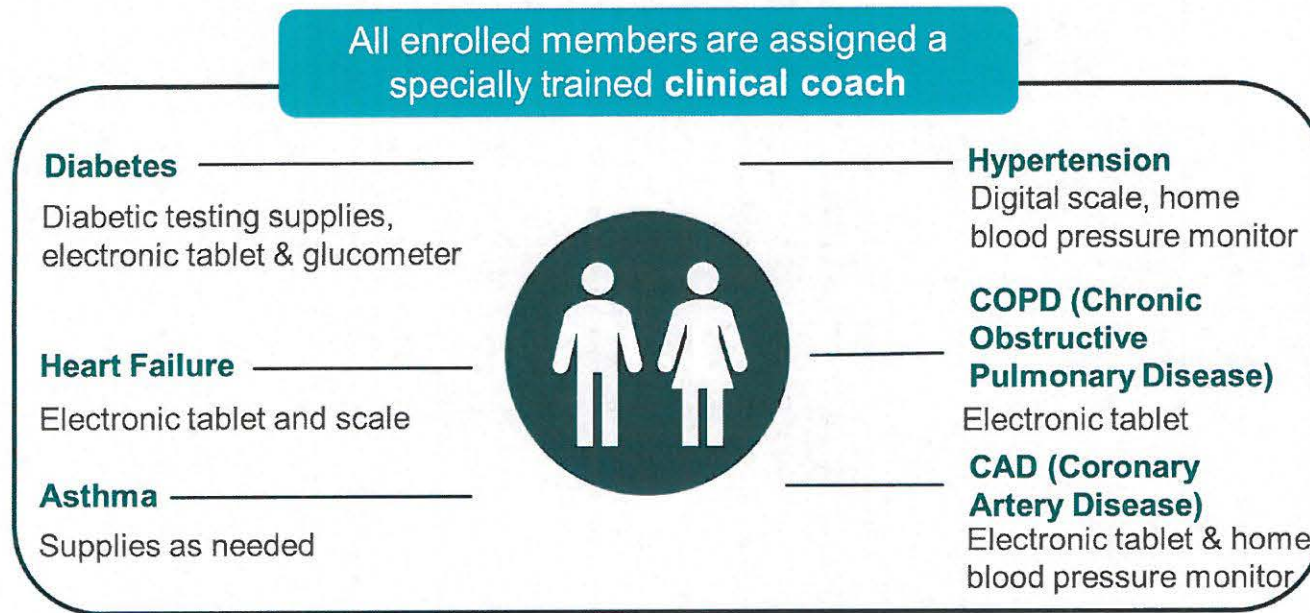
GENDER
Female

LANGUAGES SPOKEN
English

NPI
1790163913

Health & Wellness Programs

Chronic Condition Management Program



Chronic Condition Management Program

- What you should know
 - Provided at no additional cost to you
 - No member cost sharing for diabetes testing supplies if you participate
 - Medical Mutual may reach out to members who could benefit from this program
 - Methods to identify members
 - Claims from provider visits
 - Case Management referral
 - Online Health Assessment through My Health Plan
 - Nurse Line referral
 - You can refer yourself by calling 1-800-590-2583

Chronic Condition Management Program

- Here's how to start your Lark Health Digital Coaching



Texting

Text LARKMM to 484848 to enroll in your Lark program.



Visiting the website

Go to www.lark.com/medical-mutual to enroll in your Lark program.



Scanning the QR code

Open your phone's camera over the code to enroll in your Lark program.

Ready to get started?

Get started today and claim your devices at no additional cost to you.

Scan this QR code with your smartphone camera to get started.



Online visit
enroll.lark.com/MedMutual

Chronic Conditions Management Program

- Digital Health Coaching
 - Hypertension and Diabetes Highlights
 - Ability to integrate digital tracking of weight, blood pressure and glucose

lark



Maternity Management

- Maternity support and digital coaching
 - Customized content & education based on your preference
 - Digital trackers (e.g., mood, blood pressure, pain)
 - App prompts & reminders such as weekly pregnancy to-do list
 - Post-delivery support such as articles on caring for your newborn and children up to age 2
- Connect to Medical Mutual's Care Management team as needed with a simple click-to-call link
- Rely on the 24/7 Nurse Line
- Find a doctor for OB and pediatric care
- Home-based OB services for high-risk pregnancies



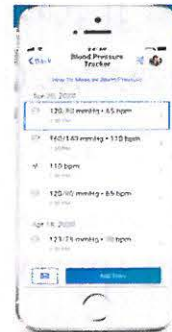
Maternity Management

- Post-partum support includes
 - Extensive content with articles on mental health support during pregnancy; not just depression
 - Contains Edinburgh Post Natal depression screen
 - Recommends follow up with a healthcare provider
 - Referral to Medical Mutual Care Management if needed
 - Case Managers with high-risk obstetrical experience
 - Customized assessments and care plan



Maternity Management

- Find the app by searching MedMutual Maternity
 - Apple App Store® or Google Play®
 - Once app is downloaded to your device, create an account by entering your Medical Mutual ID number and your date of birth



MedMutual SeniorAssist Program

- SeniorAssist is a concierge service designed to save you time, stress and money when helping a loved one with healthcare and lifestyle decisions, the program includes:
 - Understanding Healthcare and Medicare Basics
 - Financial Assistance Resources
 - Advocacy for Complex Health and Life Situations
 - Social Services Resources
 - 24-Hour Nurse Line
- Call 800-877-6003 to talk with an advocate today



Medical Mutual Wellness Programs

- Comprehensive suite of programs designed to help you maximize health, wellness and quality of life
 - WW® Discount Program
 - QuitLine Tobacco Cessation
 - Fitness Discounts
 - Nurse Line
- Member portal to manage your health at your convenience
 - Access through My Health Plan



** WW Discount Program is the program formerly known as Weight Watchers. WW is a registered trademark of WW International, Inc.*

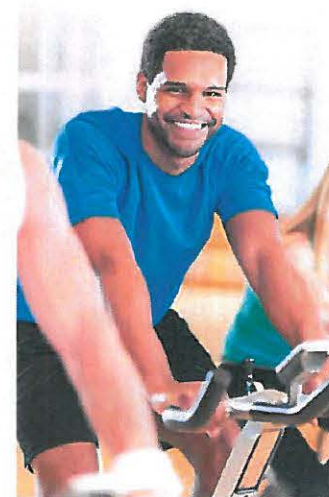
WW® Discount Program

- Members receive an upfront discount on monthly memberships
- Discount is nearly 50% savings on the cost of a standard WW® program
 - Discounts available for Digital, Digital + Studio and WW® for Diabetes
- Program Eligibility and Enrollment
 - Must be a Medical Mutual member
 - Contact Medical Mutual by email at ww@medmutual.com or by phone at 1-800-251-2583
 - Provide the following information
 - First and last name
 - Date of Birth
 - Medical Mutual ID #
 - Address
 - Email address
 - Phone number
 - We respond within three business days to complete your enrollment



Fitness and Healthy Living Discounts

- Special Membership rates to popular fitness centers/organizations through our partnership with GlobalFit
 - Anytime Fitness, 24-Hour Fitness, CrossFit, Curves and more
- Discount Programs for healthy living products
 - AmericanFitness.net
 - Safe Beginnings for child-proofing your home
 - YogaAccessories.com
 - Beltone Hearing Aids
 - Vitamix



Quit Line



- Tobacco Cessation Program
 - Talk with a Quit Coach® by phone to receive support
 - You have access to
 - Quit tobacco medications, including over-the-counter or prescription medications
 - Quit guide that breaks down the five steps to quitting
 - Texts with reminders to keep you motivated on your journey
 - Start living tobacco-free by enrolling today
 - Call 1-866-845-7702
 - Log in to My Health Plan at [MedMutual.com/Member](https://www.MedMutual.com/Member)

24/7 Nurse Line Access

- Access to a highly-trained and experienced nurse that will
 - Listen to your concerns and provide an assessment of the situation
 - Help determine if you need to visit your doctor, an urgent care clinic or the emergency room
 - Talk through self-care for treating minor conditions at home
 - Provide easy-to-understand explanations about medical tests and results
 - Follow up later to see how you're feeling

Talk to a nurse anytime – 24 hours a day!
Call 1-888-912-0636

Immediate Consultation with a Nurse is Just a Phone Call Away



Member Tools and Resources

My Health Plan Member Portal

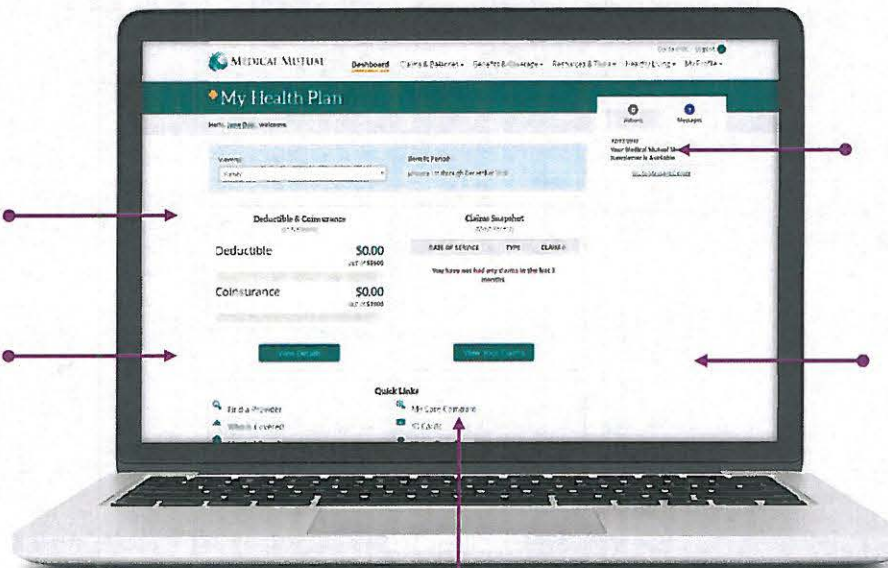
- 24/7 access to your health insurance plan

Track Expenses

Out-of-pocket costs, including deductibles and coinsurance

Provider Search

Find providers based on a variety of search criteria



Message Center

Custom alerts and messages just for you

Track Claims

See current and past claims and status

My Care Compare

Compare provider costs and quality ratings

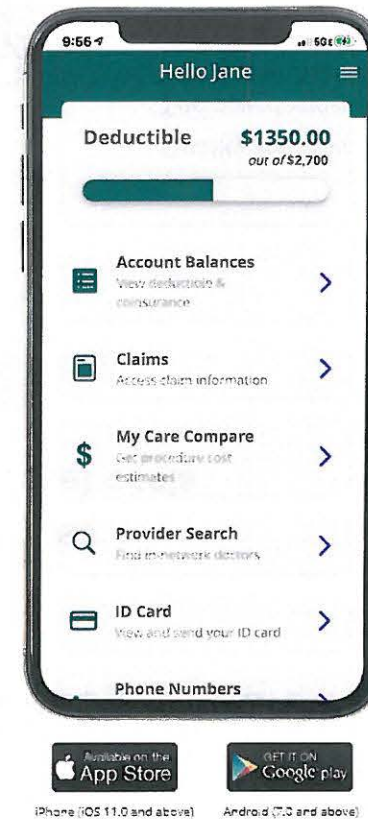
MedMutual Mobile Application

Features

- Swipe to view the back of the card
- Email ID Card
- Fax ID Card
- Contact Us shows phone numbers based on what's on the ID Card

Provider Search

- Search by address
- Mirrors My Health Plan provider search
- Many search filters available (gender, language spoken, etc.)
- One click to call
- Add to phone contacts



My Care Compare

Online tool for members that lets you compare facilities and providers based on price and quality ratings

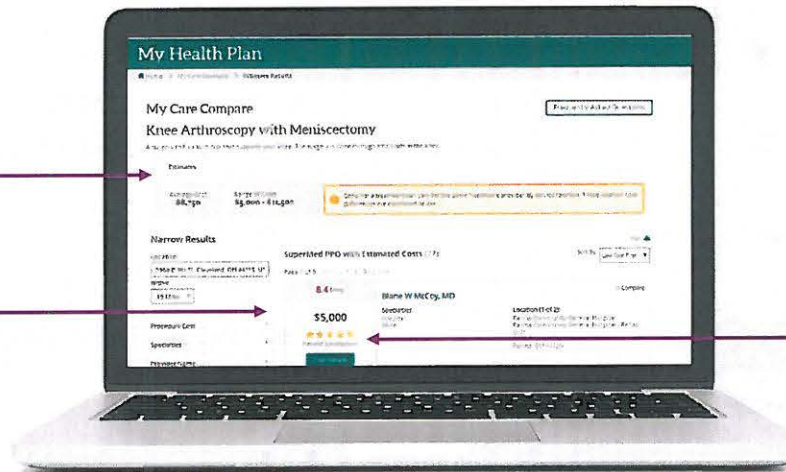
- Sort by price or distance from home
- A great way to understand the varying costs of healthcare services
- Helps high-deductible health plan members manage out-of-pocket costs

Cost Estimates

Estimate routine lab work, office visits, surgeries and more

Cost Comparison

View costs of procedures from different providers



Quality Ratings

See how doctors and hospitals are rated

MedMutual Resource Connect

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(www.medmutualresourceconnect.com)

MedMutual Resource links you with free and reduced-cost social services for help with food, transportation, medical care, financial support, job training and more.

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Simply use the search bar to find resources near you and to learn more.

ZIP

By continuing, you agree to the [Terms & Privacy](#)



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2,559 programs

in the Cleveland, OH 44144 area

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